Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
MIDDLE DISTRICT OF TENNESSEE	-	
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

# Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	TABITHA First name  ALICIA Middle name  WINTERS  Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	}	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8228	

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	118 DAVID BOLIN DR	If Debtor 2 lives at a different address:
		LA VERGNE, TN 37086  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Rutherford County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)

11. Do you rent your residence?

☐ No. Go to line 12.

■ Yes. Has your landlord obtained an eviction judgment against you?

■ No. Go to line 12.

☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

#### Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. 

> I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. 

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. 

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

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Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. 

> I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 TABITHA ALICIA	WINTERS	5	Case	number (if known)	
Pari	6: Answer These Questi	ions for R	eporting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily consultindividual primarily for a personal,			01(8) as "incurred by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.	Are your debts primarily busine money for a business or investme			obtain
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you owe th	nat are not consumer debts or	ousiness debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. G	o to line 18.		
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do yo are paid that funds will be availab			administrative expenses
	administrative expenses		■ No			
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do you estimate that you	☐ 1-49		☐ 1,000-5,000	☐ 25,001-50,0 ☐ 50,001-400	
	owe?	■ 50-99 □ 100-1		☐ 5001-10,000 ☐ 10,001-25,000	☐ 50,001-100, ☐ More than10	
		☐ 200-9		,		,
19.	How much do you	<b>\$0 - \$</b>	50,000	□ \$1,000,001 - \$10 million	□ \$500,000,00	
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		001 - \$10 billion 0,001 - \$50 billion
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 mill	_ ' ' '	
20.	How much do you estimate your liabilities	□ \$0 - \$	50,000	□ \$1,000,001 - \$10 million	☐ \$500,000,00	
	to be?	+ , -	001 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		,001 - \$10 billion 0,001 - \$50 billion
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 mill		
Part	7: Sign Below					
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.				
			chosen to file under Chapter 7, I an tates Code. I understand the relief a			
			rney represents me and I did not pa tt, I have obtained and read the not			me fill out this
		I request	relief in accordance with the chapte	er of title 11, United States Co	de, specified in this petition.	
		bankrupt	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 15 and 3571.			
		TABITH	ITHA ALICIA WINTERS IA ALICIA WINTERS e of Debtor 1	Signature o	f Debtor 2	
		Executed	d on June 26, 2019	Executed or	า	
			MM / DD / YYYY		MM / DD / YYYY	

1	TARITH	A ALICIA	WINTERS
	IADIID	A ALIGIA	

Case number (if known)

For your attorney, if you are represented by one

Debtor

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ MARK R. PODIS	Date	June 26, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
MARK R. PODIS 012216		
Printed name		
PODIS & PODIS		
Firm name		
1161 MURFREESBORO PIKE		
SUITE 300		
NASHVILLE, TN 37217		
Number, Street, City, State & ZIP Code		
Contact phone <b>615-399-3800</b>	Email address	PodisBankruptcy@aol.com
012216 TN		
Bar number & State		

EIII	n this information to identify you	. 00001			
Deb	or 1 TABITHA ALICIA First Name	Middle Name	Last Name		
Deb	or 2 se if, filing) First Name	Middle Name	Last Name		
` `	ed States Bankruptcy Court for the:	MIDDLE DISTRICT OF			
Onit	. ,		TENNESSEE		
Cas (if kno	e number wn)			☐ Check	if this is an
				_	ded filing
Off	icial Form 106Sum				
Su	nmary of Your Assets	and Liabilities an	d Certain Statistical Information	1	12/15
infor	nation. Fill out all of your schedu original forms, you must fill out a ——	les first; then complete th	are filing together, both are equally responsible fe information on this form. If you are filing amend the box at the top of this page.		
Part	1: Summarize Your Assets				
				Your as Value o	ssets f what you own
1.	<b>Schedule A/B: Property</b> (Official F 1a. Copy line 55, Total real estate,	Form 106A/B) from Schedule A/B		\$	0.00
	1b. Copy line 62, Total personal pro	operty, from Schedule A/B		\$	13,955.00
	1c. Copy line 63, Total of all proper	ty on Schedule A/B		\$	13,955.00
Part	2: Summarize Your Liabilities				
					abilities you owe
2.	Schedule D: Creditors Who Have C 2a. Copy the total you listed in Colu		(Official Form 106D) he bottom of the last page of Part 1 of Schedule D	\$	5,435.00
3.	Schedule E/F: Creditors Who Have 3a. Copy the total claims from Pari		Form 106E/F) s) from line 6e of <i>Schedule E/F</i>	\$	3,500.00
			aims) from line 6j of Schedule E/F	\$	42,095.00
			Your total liabilities	\$ \$	51,030.00
Part	3: Summarize Your Income an	d Expenses			
4.	Schedule I: Your Income (Official F Copy your combined monthly incor		<i>I</i>	\$	1,499.00
5.	Schedule J: Your Expenses (Official Copy your monthly expenses from	,		\$	3,530.00
Part	4: Answer These Questions fo	r Administrative and Stati	stical Records		
6.	Are you filing for bankruptcy und	der Chapters 7, 11. or 13?			
٠.		•	neck this box and submit this form to the court with yo	our other sch	edules.
_	■ Yes				
7.	What kind of debt do you have?				
			lebts are those "incurred by an individual primarily for g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

Desc Main

Best Case Bankruptcy

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

640.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	3,500.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	3,500.00

Best Case Bankruptcy

Fill in this info	rmation to identify your ca	ase and this filing:			
Debtor 1	TABITHA ALICIA V				
Dobtor 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
,					
United States B	ankruptcy Court for the: _N	MIDDLE DISTRICT OF TEN	NESSEE		
Case number					☐ Check if this is an
					amended filing
Official Fo	orm 106A/B				
Schedu	le A/B: Prope	ertv			12/15
			. If an asset fits in more than or	ne category, list the asset in	
	re space is needed, attach a		eople are filing together, both ar In the top of any additional page		
Part 1: Describ	e Each Residence, Building, I	and, or Other Real Estate Yo	u Own or Have an Interest In		
1. Do you own or	have any legal or equitable i	nterest in any residence. build	ding, land, or similar property?		
_		, , , , , ,	g, ppy .		
No. Go to Pa					
☐ Yes. Where	is the property?				
Part 2: Describe	e Your Vehicles				
<ul><li>3. Cars, vans, t</li><li>☐ No</li><li>☐ Yes</li></ul>	rucks, tractors, sport utili	ty vehicles, motorcycles			
3.1 Make:	CHEVROLET	Who has an interest i	in the property? Check one		claims or exemptions. Put
Model:	MALIBU	Debtor 1 only			ed claims on Schedule D: nims Secured by Property.
Year:	2011	☐ Debtor 2 only		Current value of the	Current value of the
• • • • • • • • • • • • • • • • • • • •	ate mileage: 1500		•	entire property?	portion you own?
Other info	rmation:	At least one of the	debtors and another		
		Check if this is co	mmunity property	\$5,000.00	\$5,000.00
Examples: Bo  No Yes  Add the dol pages you h	ats, trailers, motors, person lar value of the portion yo lave attached for Part 2. V	al watercraft, fishing vessels u own for all of your entric	vehicles, other vehicles, and s, snowmobiles, motorcycle action of the state of the	y entries for	\$5,000.00  Current value of the portion you own?
					Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 1

De	ebtor 1	TABITHA ALICIA WINTE	ERS	Case number	(if known)
6.		old goods and furnishings es: Major appliances, furniture	linens, china, kitchenware		
	Yes.	Describe			
			AMPS, BEDS, DRESSERS, TABLES, CHAI OASTER, MIXER	RS, WASHER,	
		(GOODS I	IOT VALUED FOR INSURANCE PURPOSE	ES)	\$5,000.00
7.	□No	es: Televisions and radios; aud	lio, video, stereo, and digital equipment; computers eras, media players, games	s, printers, scanners	; music collections; electronic devices
		TVS (GOODS I	IOT VALUED FOR INSURANCE PURPOSE	ES)	\$2,000.00
8.	Exampi ☐ No	bles of value les: Antiques and figurines; pai other collections, memoral Describe	ntings, prints, or other artwork; books, pictures, or oilia, collectibles	other art objects; sta	ump, coin, or baseball card collections;
			IOVIES, GAMES IOT VALUED FOR INSURANCE PURPOSE	ES)	\$150.00
9.	Example □ No	ent for sports and hobbies les: Sports, photographic, exerc musical instruments  Describe	rise, and other hobby equipment; bicycles, pool tab	oles, golf clubs, skis	; canoes and kayaks; carpentry tools;
		PIANO (GOODS I	IOT VALUED FOR INSURANCE PURPOSE	:S	\$200.00
10.	□ No		mmunition, and related equipment		
		.38 (GOODS I	IOT VALUED FOR INSURANCE PURPOSE	ES)	\$300.00
11.	□ No		ather coats, designer wear, shoes, accessories		
		CLOTHING (GOODS I	3 IOT VALUED FOR INSURANCE PURPOSE	ES)	\$500.00
12.	Jewelr Exam <sub>l</sub> ■ No		e jewelry, engagement rings, wedding rings, heirloc	om jewelry, watches	s, gems, gold, silver

☐ Yes. Describe.....

Official Form 106A/B

Schedule A/B: Property

page 2

13.	ebtor 1 TABITHA ALICIA	WINIERS	Case number (if known)	
	Non-farm animals  Examples: Dogs, cats, birds,	horses		
	■ No □ Yes. Describe			
	■ No		not already list, including any health aids you did not list	
	☐ Yes. Give specific informati	OI1		
15			Part 3, including any entries for pages you have attached	\$8,150.00
Pa	rt 4: Describe Your Financial As	sets		
Do	you own or have any legal o	r equitable interest in	n any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash  Examples: Money you have in  No	n your wallet, in your ho	ome, in a safe deposit box, and on hand when you file your petition	on
	□ Yes			
	institutions. If you	•	ounts; certificates of deposit; shares in credit unions, brokerage h s with the same institution, list each.	nouses, and other similar
	□ No ■ Yes		Institution name:	
	17.	.1. CHECKING	ASCEND FCU	\$800.00
		.2. SAVINGS	ASCEND FCU	\$5.00
	17.	.z. SAVINGS		
18.	Bonds, mutual funds, or pul Examples: Bond funds, inves	blicly traded stocks	okerage firms, money market accounts	
	Bonds, mutual funds, or pul	blicly traded stocks	okerage firms, money market accounts	
19.	Bonds, mutual funds, or pul  Examples: Bond funds, inves  No  Yes  Non-publicly traded stock as joint venture	blicly traded stocks tment accounts with bro Institution or issuer	okerage firms, money market accounts	t in an LLC, partnership, and
19.	Bonds, mutual funds, or pull Examples: Bond funds, inves  ■ No □ Yes  Non-publicly traded stock are joint venture ■ No □ Yes. Give specific informati	blicly traded stocks tment accounts with bro Institution or issuer nd interests in incorporate	okerage firms, money market accounts name: porated and unincorporated businesses, including an interes	t in an LLC, partnership, and
19.	Bonds, mutual funds, or pul Examples: Bond funds, inves No Yes Non-publicly traded stock ar joint venture No Yes. Give specific informati Negotiable instruments includ Non-negotiable instruments ar	blicly traded stocks tment accounts with bro Institution or issuer and interests in incorporation about them Name of entity: bonds and other negote personal checks, case	okerage firms, money market accounts name: norated and unincorporated businesses, including an interes	t in an LLC, partnership, and
19.	Bonds, mutual funds, or pull Examples: Bond funds, inves  No Yes  Non-publicly traded stock are joint venture  No Yes. Give specific information of the public instruments included the Non-negotiable instruments are No Yes. Give specific information of the Normal Normal No	blicly traded stocks tment accounts with bro Institution or issuer and interests in incorporation about them Name of entity: bonds and other negotive personal checks, cas are those you cannot train	okerage firms, money market accounts name: corated and unincorporated businesses, including an interes % of ownership: otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders.	t in an LLC, partnership, and
19. 20. 21.	Bonds, mutual funds, or pul Examples: Bond funds, inves No Yes Non-publicly traded stock ar joint venture No Yes. Give specific informati Retirement or pension acco	Institution or issuer Institution or issuer Ind interests in incorporation about them Name of entity: bonds and other negonate those you cannot train about them alssuer name: unts ERISA, Keogh, 401(k), 4	okerage firms, money market accounts name: corated and unincorporated businesses, including an interes % of ownership: otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders.	

Official Form 106A/B Schedule A/B: Property page 3

טפ	IABITHA ALICIA WINTERS	
	Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company  Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies,  No  Institution name or individual:	or others
	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)  ■ No □ Yes	
	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	m.
	Yes Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercis  No  □ Yes. Give specific information about them	able for your benefit
	Patents, copyrights, trademarks, trade secrets, and other intellectual property  Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  No  Yes. Give specific information about them	
27.	Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  No  □ Yes. Give specific information about them	
Мс	oney or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you  ■ No □ Yes. Give specific information about them, including whether you already filed the returns and the tax years	
	Family support  Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property sett  No  Yes. Give specific information	lement
	Other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation benefits; unpaid loans you made to someone else  No	on, Social Security
31.	<ul> <li>☐ Yes. Give specific information</li> <li>Interests in insurance policies         Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance     </li> <li>No</li> </ul>	
	☐ Yes. Name the insurance company of each policy and list its value.  Company name:  Beneficiary:	Surrender or refund value:
	Any interest in property that is due you from someone who has died  If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive someone has died.  ■ No  ☐ Yes. Give specific information	property because

Official Form 106A/B Schedule A/B: Property page 4

Deb	tor 1 TABITHA ALICIA WINTERS		Case number (if known)	
_	Claims against third parties, whether or not you have filed a law Examples: Accidents, employment disputes, insurance claims, or right No		and for payment	
	Yes. Describe each claim			
_	Other contingent and unliquidated claims of every nature, inclu	ding counterclaims	of the debtor and rights to	set off claims
	Yes. Describe each claim			
	Any financial assets you did not already list			
	No Yes. Give specific information			
36.	Add the dollar value of all of your entries from Part 4, includin for Part 4. Write that number here		- 1	\$805.00
Part	5: Describe Any Business-Related Property You Own or Have an Inter-	est In. List any real esta	ite in Part 1.	
	o you own or have any legal or equitable interest in any business-relate	ed property?		
_	No. Go to Part 6.			
ш	Yes. Go to line 38.			
Part	6: Describe Any Farm- and Commercial Fishing-Related Property You If you own or have an interest in farmland, list it in Part 1.	Own or Have an Interes	et In.	
46. I	Do you own or have any legal or equitable interest in any farm-	or commercial fishin	g-related property?	
	No. Go to Part 7.			
	☐ Yes. Go to line 47.			
Part	7: Describe All Property You Own or Have an Interest in That You	ı Did Not List Above		
53. I	Do you have other property of any kind you did not already list?	?		
_	Examples: Season tickets, country club membership			
	■ No I Yes. Give specific information			
_	res. Give specific information		_	
54.	Add the dollar value of all of your entries from Part 7. Write the	at number here		\$0.00
Part	8: List the Totals of Each Part of this Form			
rant				
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$5,000.00		
57.	Part 3: Total personal and household items, line 15 Part 4: Total financial assets, line 36	\$8,150.00 \$805.00		
58. 59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.		\$0.00		
62.	Total personal property. Add lines 56 through 61	\$13,955.00	Copy personal property to	tal <b>\$13,955.00</b>
		<u> </u>	- Γ	
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$13,955.00

Official Form 106A/B Schedule A/B: Property page 5

Debtor 1	TABITHA ALICIA	A WINTERS		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Case number				
Case number				
f known)				☐ Check if this is an
				amended filing

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions are you claiming	? Check one only, eve	n if yo	our spouse is filing with you.	
	■ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11	J.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	2011 CHEVROLET MALIBU 150000 miles	\$5,000.00		\$0.00	Tenn. Code Ann. § 26-2-103
	Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
	SOFAS, LAMPS, BEDS, DRESSERS, TABLES, CHAIRS, WASHER, DRYER,	\$5,000.00		\$5,000.00	Tenn. Code Ann. § 26-2-103
	TOASTER, MIXER			100% of fair market value, up to any applicable statutory limit	
	(GOODS NOT VALUED FOR INSURANCE PURPOSES) Line from Schedule A/B: 6.1				
	TVS (GOODS NOT VALUED FOR	\$2,000.00		\$2,000.00	Tenn. Code Ann. § 26-2-103
	INSURANCE PURPOSES) Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
	BOOKS, MOVIES, GAMES (GOODS NOT VALUED FOR	\$150.00		\$150.00	Tenn. Code Ann. § 26-2-103
	INSURANCE PURPOSES) Line from Schedule A/B: 8.1			100% of fair market value, up to any applicable statutory limit	

Part 1: Identify the Property You Claim as Exempt

De	btor 1 TABITHA ALICIA WINTERS			Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	PIANO (GOODS NOT VALUED FOR	\$200.00		\$200.00	Tenn. Code Ann. § 26-2-103
	INSURANCE PURPOSES Line from Schedule A/B: 9.1			100% of fair market value, up to any applicable statutory limit	
	.38 (GOODS NOT VALUED FOR	\$300.00		\$300.00	Tenn. Code Ann. § 26-2-103
	INSURANCE PURPOSES) Line from Schedule A/B: 10.1			100% of fair market value, up to any applicable statutory limit	
	CHECKING: ASCEND FCU Line from Schedule A/B: 17.1	\$800.00		\$800.00	Tenn. Code Ann. § 26-2-103
	Line Irom Scriedule Arb. 11.1			100% of fair market value, up to any applicable statutory limit	
	SAVINGS: ASCEND FCU Line from Schedule A/B: 17.2	\$5.00		\$5.00	Tenn. Code Ann. § 26-2-103
	Line IIIIII Schedule PAB. 11.2			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/22 and every			led on or after the date of adjustmer	nt.)
	■ No				
	☐ Yes. Did you acquire the property cover	ed by the exemption wi	thin 1	,215 days before you filed this case	?
	□ No			-	
	☐ Yes				

Fill in this information to identify yo	ur case:				
Debtor 1 TABITHA ALIC First Name	IA WINTERS  Middle Name	Last Name			
Debtor 2 (Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the	: MIDDLE DISTRICT OF TENNES	SSEE			
Case number					of distance and
(if known)					if this is an ed filing
Official Form 106D					
Schedule D: Creditors	s Who Have Claims S	Secure	d by Propert	y	12/15
Be as complete and accurate as possible is needed, copy the Additional Page, fill it number (if known).					
Do any creditors have claims secured be	y your property?				
☐ No. Check this box and submit	this form to the court with your other s	schedules. Y	ou have nothing else t	o report on this form.	
Yes. Fill in all of the information	below.		_		
Part 1: List All Secured Claims					
2. List all secured claims. If a creditor has	more than one secured claim, list the cred	itor separately	Column A	Column B	Column C
for each claim. If more than one creditor ha much as possible, list the claims in alphabet			Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 INLAND BANK	Describe the property that secures th	e claim:	value of collateral. <b>\$0.00</b>	claim Unknown	If any Unknown
Creditor's Name	Decembe the property that ecourse the		Ψ0.00	Onknown	
2805 BUTTERFILED RD STE 200	As of the date you file, the claim is: C	heck all that			
OAK BROOK, IL 60523	apply. □ Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
Who owes the debt? Check one.	Disputed				
Debtor 1 only	Nature of lien. Check all that apply.  ☐ An agreement you made (such as m	ortgage or se	cured		
Debtor 2 only	car loan)	origago or co	ourou		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	☐ Other (including a right to offset)				
Date debt was incurred	Last 4 digits of account number	er			
INSOLVE AUTO					
FUNDING LLC	Describe the property that secures th	e claim:	\$5,435.00	\$5,000.00	\$435.00
Creditor's Name	2011 CHEVROLET MALIBU 1	50000			
C/O CORPORATION TRUST CENTER	miles				
1209 ORANGE ST	As of the date you file, the claim is: C apply.	heck all that			
WILMINGTON, DE 19801	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	☐ An agreement you made (such as m	ortgage or se	cured		
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Statutory lien (such as tax lien, mech☐ Judgment lien from a lawsuit	nanic's lien)			
Check if this claim relates to a community debt	=	AUTOMOE	BILE		
Date debt was incurred 2015	Last 4 digits of account number	er <b>8228</b>			
ZUIJ	— East + digits of account fluilibe	JZZ0			

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

page 1 of 2

## Debtor 1 TABITHA ALICIA WINTERS

First Name

Last Name

Add the dollar value of your entries in Column A on this page. Write that number here:	\$5,435.00
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$5,435.00

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

	tilis illiorillatio	n to identify your o	case.						
Debtor		ABITHA ALICIA							
Debtor		rst Name	Middle Name	9	Last Name				
(Spouse		rst Name	Middle Name	9	Last Name				
United	States Bankrup	otcy Court for the:	MIDDLE DISTI	RICT OF TENNES	SSEE				
Cooo	numbor								
(if known	number 							Check i	if this is an
								amende	ed filing
Offici	ial Form 10	neE/E							
		Creditors W	ho Have II	Insecured (	laims				12/15
		urate as possible. Us				for creditors with N	NONPRIORITY (	claims I is	
eft. Atta	ach the Continua nd case number (	/ho Have Claims Sec tion Page to this pag (if known). Your PRIORITY Un	e. If you have no i	information to repo					
1. Do	any creditors ha	ve priority unsecure	d claims against y	ou?					
	No. Go to Part 2.								
	Yes.								
		claim it is. If a claim ha		nore than one priorit nonpriority amounts					
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Total claim

	r1 TABITHA ALICIA WINTERS		Case number (if known)	
4.1	ACCEPTANCE NOW	Last 4 digits of account number	0230	\$0.00
	Nonpriority Creditor's Name ATTN: BANKRUPTCY 5501 HEADQUARTERS DRIVE PLANO, TX 75024	When was the debt incurred?	Opened 04/18 Last Active 2/28/19	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Rental Agre	eement	
4.2	ACI	Last 4 digits of account number	3169	\$1,997.00
	Nonpriority Creditor's Name ATTN: BANKRUPTCY	When was the debt incurred?	Opened 11/28/16	
	176 THOMPSON LANE STE 101 NASHVILLE, TN 37211	_		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify MEDICAL		
4.3	ACI	Last 4 digits of account number	8292	\$1,946.00
	Nonpriority Creditor's Name ATTN: BANKRUPTCY	When was the debt incurred?	Opened 2/12/18	
	176 THOMPSON LANE STE 101 NASHVILLE, TN 37211			
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	$\square$ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

■ Other. Specify MEDICAL

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 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Debtor	1 TABITHA ALICIA WINTERS		Case number (if known)	
4.4	ACI	Last 4 digits of account number	4661	\$1,716.00
	Nonpriority Creditor's Name 176 THOMPSON LANE NASHVILLE, TN 37211	When was the debt incurred?	Opened 6/12/17	
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	■ No □ Yes	·	g plans, and other similar debts	
	☐ Yes	Other. Specify MEDICAL		
4.5	ADVANCEDHEALTH	Last 4 digits of account number	2203	\$246.00
	Nonpriority Creditor's Name D/B/A JANET DITTUS MD PO BOX 249	When was the debt incurred?	2019	
	GOODLETTSVILLE, TN 37070-0249			
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other Specify MEDICAL		
		Other. Specify		
4.6	AMC MORTGAGE SERVICES  Nonpriority Creditor's Name	Last 4 digits of account number	1320	\$0.00
	. ,		OPENED 1/1/2005 LAST	
	PO BOX 1100 SANTA ANA, CA 92711	When was the debt incurred?	ACTIVE 7/18/2005	
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	<b>,</b>		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other similar delete	
	■ No	Debts to pension or profit-sharin		
	☐ Yes	■ Other. Specify REAL ESTA	ATE MORTGAGE	

Schedule E/F: Creditors Who Have Unsecured Claims

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Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **COLLECTION ACCOUNT** ☐ Yes Other. Specify NOTICE ONLY

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BK OF AMERICA	Last 4 digits of account number	6233	\$0.0
Nonpriority Creditor's Name 1800 TAPO CANYON RD SIMI VALLEY, CA 93063	When was the debt incurred?	OPENED 1/1/05	
Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify PERSONAL	LOAN	
CAMBRIDGE HICKORY HOLLOW	Last 4 digits of account number	8228	\$500.0
Nonpriority Creditor's Name 660 BELL ROAD ANTIOCH, TN 37013	When was the debt incurred?		
lumber Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
$oldsymbol{\square}$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	Student loans		
lebt s the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐Yes	Other. Specify APARTMEN	NT LEASE	
CAP1/MITSU	Last 4 digits of account number	5405	\$0.0
Nonpriority Creditor's Name	_		
90 CHRISTIANA RD NEW CASTLE, DE 19720	When was the debt incurred?	OPENED 10/1/1 LAST ACTIVE 6/2/3	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
o ano orann oubject to unotif	report as priority dialitis		
No No	Debts to pension or profit-sharin	o plans, and other similar debts	

Schedule E/F: Creditors Who Have Unsecured Claims

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debt

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

Type of NONPRIORITY unsecured claim:

☐ Student loans

report as priority claims

■ Other. Specify CABLE

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oxed Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

TABITHA ALICIA WINTERS	Case number (if known)	
COMCAST	Last 4 digits of account number 3217	\$0.00
Nonpriority Creditor's Name C/O EASTERN ACCOUNT SYSTEM OF CT, INC 3 CORPORATE DR, STE 2	When was the debt incurred? 2019	•
DANBURY, CT 06810-4166  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	■ Other. Specify COLLECTION ACCOUNT NOTICE ONLY	
COMCAST  Nonpriority Creditor's Name	Last 4 digits of account number 9696	\$322.0
P.O. BOX 140400 NASHVILLE, TN 37214	When was the debt incurred?	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify CABLE	
COMCAST	Last 4 digits of account number 2198	\$0.0
Nonpriority Creditor's Name C/O STELLAR RECOVERY 1327 HIGHWAY 2 W STE 100 KALISPELL, MT 59901-3410	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	□ Debts to pension or profit-sharing plans, and other similar debts	
_ 110	_ COLLECTION ACCOUNT	
☐ Yes	Other. Specify NOTICE ONLY	

Schedule E/F: Creditors Who Have Unsecured Claims

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Debto	r 1 TABITHA ALICIA WINTERS		Case number (if known)	
4.1 9	COMCAST	Last 4 digits of account number	9596	\$0.00
	Nonpriority Creditor's Name C/O ENHANCED RECOVERY CORP 8014 BAYBERRY RD	When was the debt incurred?		
	JACKSONVILLE, FL 32256  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify COLLECTION	ON ACCOUNT NLY	
4.2 0	COMENITY BANK/EXPRESS	Last 4 digits of account number	3798	\$728.00
	Nonpriority Creditor's Name ATTN: BANKRUPTCY PO BOX 182686 COLUMBUS, OH 43218	When was the debt incurred?	OPENED 3/30/13 LAST ACTIVE 6/19/14	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	tration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify CHARGE A	CCOUNT	
4.2	COMMENITY BANK/NEW YORK &		7504	4000.00
1	CO Nonpriority Creditor's Name	Last 4 digits of account number	<u>7521</u>	\$880.00
	ATTN: BANKRUPTCY PO BOX 182125 COLUMBUS, OH 43218	When was the debt incurred?	OPENED 12/3/11 LAST ACTIVE 6/19/14	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify CHARGE A	CCOUNT	

Schedule E/F: Creditors Who Have Unsecured Claims

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☐ Yes

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debt

■ No

Schedule E/F: Creditors Who Have Unsecured Claims

Type of NONPRIORITY unsecured claim:

■ Other. Specify CHARGE ACCOUNT

oxed Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

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☐ Disputed

☐ Student loans

report as priority claims

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☐ At least one of the debtors and another

☐ Check if this claim is for a community

1 TABITHA ALICIA WINTERS		Case number (if known)	
CREDIT ONE BANK	Last 4 digits of account number	0465	\$851.00
Nonpriority Creditor's Name ATTN: BANKRUPTCY DEPARTMENT PO BOX 98873 LAS VEGAS, NV 89193	When was the debt incurred?	Opened 10/11 Last Active 5/25/14	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
At least one of the debtors and another	Student loans	u Ciaiiii.	
☐ Check if this claim is for a community debt  Is the claim subject to offset?	_	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□ Yes	Other. Specify Credit Card		
CREDIT ONE BANK	Last 4 digits of account number	0465	\$0.00
Nonpriority Creditor's Name C/O LVNV FUNDING LLC PO BOX 10497	When was the debt incurred?		
GREENVILLE, SC 29603 Number Street City State Zip Code	As of the data way file the element	in Charle all that and b	
Who incurred the debt? Check one.	As of the date you file, the claim	в: Спеск ан тлат аррну	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify COLLECTION	ON ACCOUNT NLY	
DAVIDSON COUNTY GENERAL SESSIONS	Last 4 digits of account number	5054	\$0.00
Nonpriority Creditor's Name PO BOX 196304 NASHVILLE, TN 37219-6304	When was the debt incurred?		
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset? —	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify 13GC15844	NLY I	

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DDEC ANESTHESIA LLC		8444	¢4
Nonpriority Creditor's Name	Last 4 digits of account number		\$1
PO BOX 291323 NASHVILLE, TN 37229-1323	When was the debt incurred?	2019	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify MEDICAL	·	
DIAGNOSTIC IMAGING	Last 4 digits of account number	3364	
Nonpriority Creditor's Name			
C/O FOX COLLECTION 456 MOSS TRAIL	When was the debt incurred?	OPENED 4/1/9	
GOODLETTSVILLE, TN 37072  Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the damin	o. Oneok all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	o plans, and other similar debts	
□ Yes	■ Other. Specify COLLECTION		
La res	Other. Specify	ON ACCOUNT	
EMERG MED CONSULTANTS NASHVILLE	Last 4 digits of account number	6119	\$
Nonpriority Creditor's Name PO BOX 1267	When was the debt incurred?	2017	
INDIANAPOLIS, IN 46206-1267  Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	,		
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
At least one of the deplots and another			
_	☐ Student loans		
☐ Check if this claim is for a community debt  Is the claim subject to offset?		ration agreement or divorce that you did not	

☐ Yes

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Other. Specify MEDICAL

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1 TABITHA ALICIA WINTERS	Case number (if known)		
EMERGENCY MEDICAL CONSULTANTS	Last 4 digits of account number	8901	\$0.00
Nonpriority Creditor's Name C/O FOX COLLECTION CENTER PO BOX 528	When was the debt incurred?		
GOODLETTSVILLE, TN 37070-0528  Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam'r	э. Опеск ан так арру	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	■ Other. Specify COLLECTION	ON ACCOUNT NLY	
EMERGENCY MEDICAL			
CONSULTANTS	Last 4 digits of account number	2072	\$0.00
Nonpriority Creditor's Name C/O FOX COLLECTION CENTER PO BOX 528	When was the debt incurred?	OPENED 5/1/13	
GOODLETTSVILLE, TN 37070-0528	_		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
□Yes	■ Other. Specify COLLECTION NOTICE ON	ON ACCOUNT NLY	
EMERGENCY MEDICAL CONSULTANTS NASHVILLE	Last 4 digits of account number	8901	\$1,315.00
Nonpriority Creditor's Name PO BOX 1267	When was the debt incurred?		
NDIANAPOLIS, IN 46206  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
□ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
□ Yes	■ Other Specify MEDICAL		

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TABITHA ALICIA WINTERS		Case number (if known)	
EMERGENCY MEDICAL CONSULTANTS NASHVILLE	Last 4 digits of account number	2072	\$306.00
Nonpriority Creditor's Name PO BOX 1267 INDIANAPOLIS, IN 46206	When was the debt incurred?	OPENED 5/1/13	
Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	, , , , , , , , , , , , , ,		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify MEDICAL		
ESURANCE		8228	\$199.00
Nonpriority Creditor's Name	Last 4 digits of account number	6226	\$199.00
C/O CREDIT COLLECTION TWO WELLS AVE	When was the debt incurred?		
NEWTON CENTER, MA 02459			
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	Пол		
_	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	Student loans	a Claim.	
☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	iration agreement or divorce that you did not	
No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	■ Other. Specify COLLECTIO	ON ACCOUNT	
FOX COLLECTION CENTER	Last 4 digits of account number	2108	\$166.00
Nonpriority Creditor's Name			Ψ.σσ.σσ
ATTN: BANKRUPTCY PO BOX 528	When was the debt incurred?	Opened 10/16	
GOODLETTSVILE, TN 37070  Number Street City State Zip Code	As of the date you file, the claim i	s: Chock all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam's	S. Offeck all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
LI Check if this claim is for a community debt  Is the claim subject to offset?		ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
— No □ Yes	Other. Specify COLLECTION		
□ reS	Other. Specify	OIT ACCOUNT	

Schedule E/F: Creditors Who Have Unsecured Claims

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■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

report as priority claims

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lacksquare Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify HOUSEHOLD GOODS

Is the claim subject to offset?

		·	
HERITAGE MEDICAL ASSOC	Last 4 digits of account number	5844	\$0.0
Nonpriority Creditor's Name C/O ANDREW STANFORD ATTY 116 PUBLIC SQ	When was the debt incurred?		
LAFAYETTE, TN 37083  Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	no or ano dato you mo, the olumn	or one an anat apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify  NOTICE ON COLLECTION		
HERITAGE MEDICAL ASSOCIATES	Last 4 digits of account number	5844	\$0.0
Nonpriority Creditor's Name 222 22ND AVE N STE 100 NASHVILLE, TN 37203	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify MEDICAL		
HSBC/TAX	Last 4 digits of account number	5001	Unknow
Nonpriority Creditor's Name	-		
90 CHRISTIANA ROAD NEW CASTLE, DE 19720	When was the debt incurred?	OPENED 2/1/95 LAST ACTIVE 10/1/10	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	•	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	■ Other Specify UNSECURE	D	

Schedule E/F: Creditors Who Have Unsecured Claims

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1 TABITHA ALICIA WINTERS		Case number (if known)	
INTERNAL MEDICINE ASSCIATES	Last 4 digits of account number	91N1	\$1,137.00
Nonpriority Creditor's Name C/O COLLECTION MANAGEMENT PO BOX 545	When was the debt incurred?	OPENED 8/1/11	
UNION CITY, TN 38281 Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	7.6 0 3.4 7.4 7.4	or encoreal that appry	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify COLLECTIO	ON ACCOUNT	
IQ DATA INTERNATIONAL	Last 4 digits of account number	4652	\$564.00
Nonpriority Creditor's Name ATTN: BANKRUPTCY PO BOX 39	When was the debt incurred?	Opened 10/16	
BOTHELL, WA 98041  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes		ON ACCOUNT SE HICKORY HOLLOW TN	
JEFFERSON CAPITAL SYSTEMS	Last 4 digits of account number	8228	\$0.00
Nonpriority Creditor's Name PO BOX 7999 SAINT CLOUD, MN 56302	When was the debt incurred?		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify NOTICE ON	ILY	

Schedule E/F: Creditors Who Have Unsecured Claims

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1 TABITHA ALICIA WINTERS	Case number (if known)		
LVNV FUNDING	Last 4 digits of account number		\$0.00
Nonpriority Creditor's Name P O BOX 10497 GREENVILLE, SC 29603	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.		,	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify COLLECTION NOTICE ON	ON ACCOUNT ILY	
MCYDSNB	Last 4 digits of account number	0830	Unknowr
Nonpriority Creditor's Name 9111 DUKE BLVD MASON, OH 45040	When was the debt incurred?	OPENED 6/1/2004 LAST ACTIVE 4/1/10	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify CHARGE A	CCOUNT	
MIDLAND CREDIT MANAGEMENT	Last 4 digits of account number		\$0.00
Nonpriority Creditor's Name PO BOX 939069 SAN DIEGO, CA 92193	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify NOTICE ON	ON ACCOUNT ILY	

Schedule E/F: Creditors Who Have Unsecured Claims

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1 TABITHA ALICIA WINTERS	Case number (if known)		
QUANTUM3	Last 4 digits of account number	8228	\$0.00
Nonpriority Creditor's Name 12006 - 98TH AVE NE SUITE 200 KIRKLAND, WA 98034	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify COLLECTION NOTICE ON	ON ACCOUNT NLY	
RADIOLOGY ALLIANCE	Last 4 digits of account number	5563	\$73.00
Nonpriority Creditor's Name PO BOX 440573 NASHVILLE, TN 37244	When was the debt incurred?	OPENED 2/1/13 LAST ACTIVE 2/10/15	
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	,,,,,	C. C	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
Is the claim subject to offset?  ■ No	Debts to pension or profit-sharin	a plane, and other similar debte	
■ No □ Yes	Other. Specify MEDICAL	g pians, and other similar debts	
	Other. Specify		
RADIOLOGY ALLIANCE	Last 4 digits of account number	5563	\$0.00
Nonpriority Creditor's Name C/O FOX COLLECTION CTR PO BOX 528	When was the debt incurred?	OPENED 2/1/13 LAST ACTIVE 2/10/15	
GOODLETTSVILLE, TN 37070  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify NOTICE ON	ON ACCOUNT NLY	

Schedule E/F: Creditors Who Have Unsecured Claims

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1 TABITHA ALICIA WINTERS		Case number (if known)	
RANGA ARUNACHALAM MD	Last 4 digits of account number	3817	\$0.00
Nonpriority Creditor's Name C/O FOX COLLECTION CENTER 456 MOSS TRAIL GOODLETTSVILLE, TN 37072	When was the debt incurred?	OPENED 1/1/2010	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify COLLECTION	ON ACCOUNT	
SANTANDER CONSUMER USA INC.	Last 4 digits of account number	2101	Unknown
Nonpriority Creditor's Name ATTN: BANKRUPTCY PO BOX 961245 FORT WORTH. TX 76161	When was the debt incurred?	Opened 08/08 Last Active 8/24/10	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Automobile	•	
ST THOMAS WEST	Last 4 digits of account number	1730	\$2,201.00
Nonpriority Creditor's Name 22639 N 17TH AVE	When was the debt incurred?		
PHOENIX, AZ 85027-1303  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing	g plans, and other similar debts	
□ Yes	Other Specific MEDICAL		

Schedule E/F: Creditors Who Have Unsecured Claims

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TABITHA ALICIA WINTERS		Case number (if known)	
ST THOMAS WEST	Last 4 digits of account number	1730	\$0.00
Nonpriority Creditor's Name C/O AFFILIATED CREDITORS 176 THOMPSON LANE	When was the debt incurred?		
NASHVILLE, TN 37211  Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , ,	э. ээ.	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
lebt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify COLLECTIO	ON ACCOUNT	
ST THOMAS WEST HOSPITAL	Last 4 digits of account number	7737	\$0.00
lonpriority Creditor's Name C/O AMCOL SYSTEMS INC	When was the debt incurred?	Opened 01/19	
PO BOX 21625 COLUMBIA, SC 29221			
Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
lebt s the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify  COLLECTION NOTICE ON	ON ACCOUNT ILY	
ST THOMAS WEST HOSPITAL	Last 4 digits of account number	6889	\$1,845.00
Ionpriority Creditor's Name PO BOX 501052 SAINT LOUIS, MO 63150-1052	When was the debt incurred?		
Number Street City State Zip Code  Nho incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		ration agreement or divorce that you did not	
ls the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other, Specify MEDICAL		

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TABITHA ALICIA WINTERS		Case number (if known)				
ST THOMAS WEST HOSPITAL	Last 4 digits of account number	5825	\$436.00			
Nonpriority Creditor's Name PO BOX 501052 SAINT LOUIS, MO 63150-1052	When was the debt incurred?	2019				
Number Street City State Zip Code	As of the date you file, the claim					
Who incurred the debt? Check one.	•					
■ Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
☐ Check if this claim is for a community	☐ Student loans					
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
No	Debts to pension or profit-sharing	g plans, and other similar debts				
☐ Yes	■ Other. Specify MEDICAL					
ST THOMAS WEST HOSPITAL	Last 4 digits of account number	7737	\$1,367.00			
Nonpriority Creditor's Name 22639 N 17TH AVE	When was the debt incurred?	Opened 01/19				
PHOENIX, AZ 85027-1303  Number Street City State Zip Code	As of the date you file, the claim	in Charle all that apply				
Who incurred the debt? Check one.	As of the date you file, the claim	s: Спеск ан тат арріу				
Debtor 1 only	☐ Contingent					
☐ Debtor 2 only	☐ Unliquidated					
Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
☐ Check if this claim is for a community	☐ Student loans					
debt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
□ Yes	Other. Specify					
TEKCOLLECT INC	Last 4 digits of account number	4096	\$409.00			
Nonpriority Creditor's Name	_					
ATTN: BANKRUPTCY PO BOX 1269	When was the debt incurred?	Opened 12/17				
COLUMBUS, OH 43216						
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply				
Who incurred the debt? Check one.						
Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
Debtor 1 and Debtor 2 only	☐ Disputed					
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
Check if this claim is for a community	Student loans					
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
_	Debts to pension or profit-sharin	on plans, and other similar debts				
No						
∏ Yes	Other Specify S III TRASA	Attorney INNER VISION WOMEN				

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TABITHA ALICIA WINTERS			
THE STARK AGENCY	Last 4 digits of account number	1205	\$784.00
Nonpriority Creditor's Name ATTN: BANKRUPTCY PO BOX 45710	When was the debt incurred?	Opened 4/06/17	
MADISON, WI 53744			
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify 10 TDS LA	VERGNE BO 0616	
TIDEWATER FINANCE	Last 4 digits of account number	8228	\$0.00
Nonpriority Creditor's Name C/O CHRISTOPHER CONNER ATTY PO BOX 5059	When was the debt incurred?		
MARYVILLE, TN 37802	_		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
Is the claim subject to offset?	report as priority claims	tration agreement or divorce that you did not	
No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
□Yes	Other. Specify  COLLECTION NOTICE ON	ON ACCOUNT NLY	
TIDEWATER FINANCE CO	Last 4 digits of account number	7041	\$9,342.00
Nonpriority Creditor's Name	_		
ATTN: BANKRUPTCY 6520 INDIAN RIVER RD VIRGINIA BEACH, VA 23464	When was the debt incurred?	Opened 7/28/11 Last Active 2/21/14	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	□ Debts to pension or profit-sharin	on plans, and other similar debts	
	·		
□ Yes	Other. Specify Automobile	;	

Schedule E/F: Creditors Who Have Unsecured Claims

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US ATTORNEY GENERAL	Last 4 digits of account number		\$0.00
Nonpriority Creditor's Name US DEPT OF JUSTICE 950 PENNSYLVANIA AVE NW WASHINGTON, DC 20530	When was the debt incurred?		
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin		
Yes	Other. Specify NOTICE ON	ILY	
VEIN CLINICS OF AMERICA	Last 4 digits of account number	1461	\$34.00
Nonpriority Creditor's Name 1901 BUTTERFIELD RD STE 220 DOWNERS GROVE, IL 60515	When was the debt incurred?		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify MEDICAL		
WELLS FARGO	Last 4 digits of account number	9285	Unknowr
Nonpriority Creditor's Name	_	<del></del>	
800 WALNUT ST DES MOINES, IA 50309	When was the debt incurred?	OPENED 11/1/05 LAST ACTIVE 1/31/11	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

■ Other. Specify CHARGE ACCOUNT

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■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt oxed Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify CHECK CREDIT OR LINE OF CREDIT ☐ Yes

Official Form 106 E/F

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debt

■ No

☐ Yes

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■ Other. Specify Secured

☐ Student loans

report as priority claims

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Desc Main

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Is the claim subject to offset?

4.	7
^	

<b>′</b>	WORLD FINANCE CO	Last 4 digits of account number	1801	Unknown
	Nonpriority Creditor's Name WORLD ACCEPTANCE CORP/ATTN: BANKRUPTCY	When was the debt incurred?	OPENED 4/1/10 LAST ACTIVE 10/25/10	
	P.O. BOX 6429 GREENVILLE, SC 29606			
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	Other. Specify SECURED		

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				 
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 3,500.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 3,500.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 42,095.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 42,095.00

Fill in this information to identify your case:						
Debtor 1	TABITHA ALICIA	WINTERS				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		MIDDLE DISTRICT OF	TENNESSEE			
Case number						
(if known)						Check if this is an
					a	amended filing

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Р	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for	
2.1	ADT SECURITY PO BOX 650485 DALLAS, TX 75265	SECURITY SYSTEM	
2.2	DISH NETWORK DEPT.0063 PALATINE, IL 60055	CABLE/INTERNET	
2.3	HOME SFR BORROWER LLC C/O MAIN STREET RENEWAL LLC 6001 JACKSON SQUARE BLVD., STE 600 LA VERGNE, TN 37086	Acct# 8228 RESIDENTIAL LEASE ONGOING 1345 PER MONTH 6/2/28 - 5/40/30	
2.4	T-MOBILE PO BOX 790047 SAINT LOUIS, MO 63179	CELL PHONE KEE	

Fill in this	information to identify your	case:		
Debtor 1	TABITHA ALICIA			
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filin	ng) First Name	Middle Name	Last Name	
United Stat	tes Bankruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE	
Case numb (if known)	per			☐ Check if this is an amended filing
Official	Form 106H			
	ule H: Your Cod	ebtors		12/15
our name	and case number (if known	). Answer every question		o this page. On the top of any Additional Pages, write as a codebtor.
■ No □ Yes				
	nin the last 8 years, have you a, California, Idaho, Louisiana			y? (Community property states and territories include ington, and Wisconsin.)
_	Go to line 3 Did your spouse, former spo	use, or legal equivalent live	e with you at the time?	
in line Form ′	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
_	Name  Number Street			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule G, line
	City	State	ZIP Code	
3.2	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line
	Number Street City	State	ZIP Code	_

Schedule H: Your Codebtors

							İ					
	in this information to btor 1		ase: LICIA WINTERS									
Del	btor 2  buse, if filing)		IOIA WINTERO									
	-	ev Court for the	: MIDDLE DISTRICT C	F TENNESSEE								
Cas	se number		WIEDEL DIOTINOT C	-				ck if this is	-	ng		
$\bigcap$	fficial Form	1061									g postpetition bllowing date:	
	fficial Form						N	/M / DD/ `	YYYY	<del>,</del>		
	chedule I: Y		OME sible. If two married peo	ulo que filipa teacth	or (Dobt	1	and Dak		46 0		ally raanana	12/15
sup spo atta	plying correct informuse. If you are sepa ch a separate sheet	mation. If you rated and you	r spouse is not filing the court of the cour	ng jointly, and your ith you, do not inclu	spouse i ide inforr	s liv natio	ing with on abou	you, incl t your sp	lude i ouse	inform . If mo	nation about ore space is	your needed,
1.	Fill in your employ	yment		Debtor 1				Debtor	2 or r	non-fil	ling spouse	
If you have more than one	nan one job,		■ Employed				☐ Employed					
	attach a separate page with information about additional	Employment status	☐ Not employed				☐ Not employed					
	employers.		Occupation	HAIR STYLIST								
	Include part-time, s self-employed work	<b>C.</b>	Employer's name	SALON SUITES (SELF-EMPLO)								
	Occupation may income or homemaker, if it		Employer's address	5333 HICKORY PKWY ANTIOCH, TN 3		W						
			How long employed t	here? 30 YRS	S +			_				
Par	rt 2: Give Deta	nils About Mon	thly Income									
		ne as of the da	ate you file this form. If	you have nothing to I	report for	any I	ine, write	e \$0 in the	spa	ce. Inc	lude your no	n-filing
	ou or your non-filing s e space, attach a sep		ore than one employer, co	ombine the information	on for all e	mplo	yers for	that perso	on on	the lin	nes below. If	you need
							For De	btor 1			otor 2 or ng spouse	
2.			ry, and commissions (becalculate what the month		2.	\$		0.00	\$		N/A	-
3.	Estimate and list	monthly overti	ime pay.		3.	+\$		0.00	+\$	S	N/A	-
4.	Calculate gross Ir	ncome. Add lin	ne 2 + line 3.		4.	\$		0.00		\$	N/A	

				For	Debtor 1		Debtor 2 or filing spouse	
	Сору	line 4 here	4.	\$	0.00	\$	N/A	
				_				
5.	List a	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	0.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	N/A	
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	
8.	List a 8a.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	640.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	: 8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SS FOR NIECE	e 8f.	\$	859.00	\$	N/A	
	8g.	Pension or retirement income	 8g.	\$	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,499.00	\$	N/A	
10	Calc	ulate monthly income. Add line 7 + line 9.	10. \$		1,499.00 + \$		N/A = \$	1,499.00
10.		he entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.  Ψ		1,499.00 + Ψ_		—N/A   -  Ψ —	1,499.00
11.	State Include other	all other regular contributions to the expenses that you list in <i>Schedule</i> de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are not	depen				chedule J.	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certaines					12. \$Combine	
13.	Do v	ou expect an increase or decrease within the year after you file this form	?				inonthly	HICOHIE
	<b>=</b>	No.	•					
	_	Yes. Explain:						
	ш	1 Oo. Explain.						

FilLie	this informe	ation to identify yo	ur casa:					
Debto		TABITHA AL		ITEDS		Cha	ck if this is:	
Debit	,, ,	IADIINA AL	ICIA WIF	HIERS			An amended filing	
Debto								ving postpetition chapter
(Spot	use, if filing)						13 expenses as of	the following date:
Unite	d States Bank	ruptcy Court for the	MIDDL	E DISTRICT OF TENNESS	SEE	-	MM / DD / YYYY	
Case (If kno	number							
Off	ficial Fo	orm 106J						
Sc	hedule	J: Your l	Exper	ises				12/1
infor	mation. If m		eded, atta	. If two married people ar ich another sheet to this n.				
Part		ribe Your House	hold					
1.	Is this a join							
	■ No. Go to	o line 2. es Debtor 2 live i	n a separ	ate household?				
	□ N □ Y	-	st file Offic	al Form 106J-2, <i>Expense</i> s	for Separate House	<i>hold</i> of Deb	tor 2.	
2.	Do you hav	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			NIECE			■ Yes
								□ No □ Yes
								□ No
								☐ Yes
								□ No
3.	Do vour exi	oenses include						☐ Yes
		f people other the	nan	No Yes				
	yourself an	d your depende	nts? □	res				
Part	2: Estim	ate Your Ongoi	ng Month	ly Expenses				
expe		a date after the b		uptcy filing date unless y y is filed. If this is a supp				
the v		h assistance and		government assistance it sluded it on Schedule I: Y			Your exp	enses
(OIII	Ciai Foriii it	Ю.,					. ou. oxp	
4.		or home owners		ses for your residence. In or lot.	nclude first mortgage	4. \$	S	1,385.00
	If not includ	ded in line 4:						
	4a. Real	estate taxes				4a. \$	3	0.00
		rty, homeowner's				4b. \$	<b></b>	0.00
				upkeep expenses		4c. \$		45.00
5		owner's associat			mo oquity locas	4d. \$ 5. \$		0.00
5.	Additional I	ποπgage payme	ents for yo	our residence, such as ho	me equity loans	5. 3	)	0.00

Official Form 106J

	esult is your monthly net income.	23c.	\$ -2,031.00
For example, modification t	ect an increase or decrease in your expenses within the year do you expect to finish paying for your car loan within the year or do you expect to finish paying for your car loan within the year or do you expect to finish paying for your expenses within the year.		ease or decrease because of a
■ No. □ Yes.	Explain here:		

Fill in this infor	rmation to identify your	case:			
Debtor 1	TABITHA ALICIA				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE		
Case number (if known)				-	Check if this is an amended filing
Official For		n Individual	l Debtor's Sch	nedules	12/15
Deciara	tion About a	- IIIaiviaaa	DODIOI O COI		12/13
If two married p	eople are filing together	, both are equally respo	onsible for supplying correc	ct information.	
years, or both. 1	y or property by fraud in 18 U.S.C. §§ 152, 1341, 1		kruptcy case can result in f	fines up to \$250,000, or impri	isonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out bar	nkruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankruptcy Pet Declaration, and Signa	tition Preparer's Notice, ature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sun	nmary and schedules filed v	with this declaration and	
X /s/TA	BITHA ALICIA WINTE	RS	X		
TABIT	THA ALICIA WINTERS ure of Debtor 1		Signature of De	ebtor 2	
Date _	June 26, 2019		Date		

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules** 

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E	II in this inform	nation to identify you	r 00001						
	ebtor 1								
0	ו וטוטו	First Name	Middle Name	Last Name					
1	ebtor 2 oouse if, filing)	First Name	Middle Name	Last Name					
` '									
Ur	nited States Ba	nkruptcy Court for the:	MIDDLE DISTRICT OF T	ENNESSEE					
	ase number known)				_	Check if this is an amended filing			
$\overline{}$	fficial Fo		Affairs for Indivic	luals Filing for B	ankruptcy	4/19			
inf nu	ormation. If m	ore space is needed, n). Answer every que	ible. If two married people a attach a separate sheet to stion. arital Status and Where You	this form. On the top of an					
1.		r current marital statu							
	■ Married □ Not mai								
2.	During the I	ast 3 years, have you	lived anywhere other than	where you live now?					
	□ No	□ No							
	Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live nov	<i>1</i> .				
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there			Dates Debtor 2 lived there			
		AND RIDGE DR NE, TN 37086	From-To: <b>MAY 2015-MA</b> <b>2017</b>	Y Same as Debtor	1	☐ Same as Debtor 1 From-To:			
	No Yes. Ma	ies include Arizona, Ca	ver live with a spouse or leg lifornia, Idaho, Louisiana, Nev hedule H: Your Codebtors (Of	vada, New Mexico, Puerto R					
Pá	ert 2 Explai	n the Sources of You	r Income						
4.	Fill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	ill businesses, including part	time activities.	ndar years?			
	□ No ■ Yes. Fil	I in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$13,890.00	☐ Wages, commissions, bonuses, tips				
			Operating a business		☐ Operating a business				

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 1

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	<b>Gross income</b> (before deductions and exclusions)	Sources of incommendation Check all that approximately		Gross income (before deductions and exclusions)
	r last caler inuary 1 to	ndar year: December 3		☐ Wages, commissions, bonuses, tips	\$23,876.00	☐ Wages, combonuses, tips	missions,	
				Operating a business		Operating a l	ousiness	
		dar year bef December 3		☐ Wages, commissions, bonuses, tips	\$19,233.00	☐ Wages, combonuses, tips	missions,	
				Operating a business		☐ Operating a I	ousiness	
5.	Include in and other winnings.  List each	come regard public benefi If you are filir	ess of whethe t payments; ping a joint case ne gross incon	during this year or the two r that income is taxable. Exa ensions; rental income; interand you have income that you he from each source separat	mples of other income are a est; dividends; money collect ou received together, list it of	alimony; child supported from lawsuits; lonly once under De	royalties; an btor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pay	ments You M	lade Before You Filed for E	Bankruptcy			
6.	□ No.	Neither De individual puring the No. Yes  * Subject to Debtor 1 o	btor 1 nor De rimarily for a p 90 days before Go to line 7. List below ea paid that cred not include p o adjustment of	debts primarily consumer btor 2 has primarily consumer sersonal, family, or household by you filed for bankruptcy, did characteristics. Do not include payment ayments to an attorney for the on 4/01/22 and every 3 years both have primarily consumers.	mer debts. Consumer debted purpose."  If you pay any creditor a total did a total of \$6,825* or more its for domestic support obligations bankruptcy case.  If after that for cases filed on mer debts.	il of \$6,825* or mor in one or more pay gations, such as ch or after the date of	e? ments and tl ild support a f adjustment	he total amount you and alimony. Also, do
		During the  ■ No. □ Yes	Go to line 7. List below ea	e you filed for bankruptcy, did ch creditor to whom you paid lents for domestic support of his bankruptcy case.	d a total of \$600 or more and	d the total amount y	ou paid tha	
	Creditor	's Name and	Address	Dates of payme	nt Total amount paid	Amount you still owe	Was this p	payment for

Statement of Financial Affairs for Individuals Filing for Bankruptcy

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No  Yes. List all payments to an insider.							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment		
8.	Within 1 year before you filed for bankruptinsider? Include payments on debts guaranteed or cos  No Yes. List all payments to an insider Insider's Name and Address		ments or transfer a	ny property on a		lebt that benefited an		
	moder 3 Name and Address	bates of payment	paid	still owe		ditor's name		
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures						
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.							
	Case title Nature of the case Court or agency Case number			Status of t	he case			
	Internal Revenue Service vs TABITHA WINTERS, JOHNNIE WINTERS, et al. 201703130024449	FEDERAL TAX LIEN RELEASE	DAVIDSON CO REGISTER OF DEEDS		☐ Pending ☐ On appeal ☐ Concluded			
					- 34,900.0	<b></b> .		
	Heritage Medical Associates vs TABITHA WINTERS 13GC15844	SMALL CLAIMS JUDGMENT	DAVIDSON CO GENERAL SESSION		☐ Pending ☐ On app ☐ Conclude - 185.00	eal		
					100.00			
	Internal Revenue Service vs TABITHA WINTERS 1832894	FEDERAL TAX LIEN	RUTHERFORD REGISTER OF		☐ Pendinţ ☐ On app ☐ Conclud	eal		
					- 36,144.0	00		
10.	Within 1 year before you filed for bankrupt. Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.		rty repossessed, f	oreclosed, garnis	shed, attache	d, seized, or levied?		
	Creditor Name and Address	Describe the Property		Date		Value of the		
	Ordator Name and Address			Date		property		
		Explain what happened						

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Doc 1

**Address** 

**Email or website address** 

NASHVILLE, TN 37217 PodisBankruptcy@aol.com

1161 MURFREESBORO PIKE

**PODIS & PODIS** 

**SUITE 300** 

Statement of Financial Affairs for Individuals Filing for Bankruptcy

transferred

**Attorney Fees** 

page 4

payment

\$3,699.00

Person Who Made the Payment, if Not You

or transfer was

CHAPTER 13

6/15 - 6/19

**PRIOR** 

made

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and transferred	value of any prope	rty	Date payment or transfer was made	Amount of payment
	PODIS & PODIS 1161 MURFREESBORO PIKE SUITE 300 NASHVILLE, TN 37217 PodisBankruptcy@aol.com	Attorney Fees			6/19	\$900.00
	ABACUS CREDIT COUNSELING PO BOX 261176 ENCINO, CA 91426	CREDIT COUN	SELING		6/19	\$25.00
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you I	or to make payment			r transfer any prope	erty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and transferred			Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus include both outright transfers and transfers mad include gifts and transfers that you have already include yes. Fill in the details.	iness or financial aff e as security (such as	airs? the granting of a se			
	Person Who Received Transfer Address Person's relationship to you	Description and property transfer			nny property or received or debts change	Date transfer was made
19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote No ☐ Yes. Fill in the details.		ny property to a se	lf-settled tru	st or similar device	of which you are a
	Name of trust	Description and	value of the proper	rty transferre	ed	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Instr	uments, Safe Depos	it Boxes, and Stora	ige Units		
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No  Yes. Fill in the details.	other financial accou	ınts; certificates of			
		ast 4 digits of account number	Type of account instrument	clos	e account was sed, sold, ved, or nsferred	Last balance before closing or transfer

Statement of Financial Affairs for Individuals Filing for Bankruptcy

21.	Do you now have or did yo	ou have within 1 year	hefore you filed for hankruntcy, a	ny safe deposit box or other deposit	ory for securities
۷.	cash, or other valuables?	ou nave within 1 year	before you filed for ballkruptcy, a	ny sale deposit box of other deposit	ory for securities,
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institut Address (Number, Street, City,		Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property i	n a storage unit or pl	ace other than your home within 1	year before you filed for bankruptcy	?
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City,	State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	rt 9: Identify Property You	ı Hold or Control for	Someone Else		
23.	Do you hold or control any for someone.	property that some	one else owns? Include any proper	ty you borrowed from, are storing fo	r, or hold in trust
	■ No □ Yes. Fill in the details				
	Owner's Name Address (Number, Street, City,	State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	rt 10: Give Details About E	nvironmental Informa	ation		
For	the purpose of Part 10, the	following definitions	apply:		
	toxic substances, wastes,	or material into the a	_	ning pollution, contamination, releas dwater, or other medium, including s	
	Site means any location, fato own, operate, or utilize i		-	law, whether you now own, operate,	or utilize it or used
	Hazardous material means hazardous material, polluta			s waste, hazardous substance, toxic	substance,
Rep	oort all notices, releases, and	d proceedings that yo	ou know about, regardless of wher	they occurred.	
24.	Has any governmental unit	notified you that you	u may be liable or potentially liable	under or in violation of an environm	ental law?
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City,		Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any gove	ernmental unit of any	release of hazardous material?		
	■ No				
	Yes. Fill in the details.				
	Name of site Address (Number, Street, City,	State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
			,		

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 6

Case number (if known)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 7

Debtor 1 TABITHA ALICIA WINTERS

<b>=</b> ::::::::::::::::::::::::::::::::::::			
	ion to identify your case:		
_	TABITHA ALICIA WINTERS First Name Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name Middle Name	Last Name	
United States Bankru		ICT OF TENNESSEE	
	upicy Countriol tile. MIDDLE DISTIN	OT OF PENNESSEE	
Case number			☐ Check if this is an
			amended filing
Official Form	า 108		
<b>Statement</b>	of Intention for Indi	viduals Filing Under Chapte	er 7
	ual filing under chapter 7, you must f aims secured by your property, or	ill out this form if:	
_	personal property and the lease has	not expired.	
You must file this fo	rm with the court within 30 days afte	r you file your bankruptcy petition or by the date se	
on the forr		he time for cause. You must also send copies to the	e creditors and lessors you list
	le are filing together in a joint case, b late the form.	oth are equally responsible for supplying correct in	formation. Both debtors must
Be as complete and	accurate as possible. If more space	is needed, attach a separate sheet to this form. On	the top of any additional pages.
	name and case number (if known).		p <b>g</b> ,
Part 1: List Your	Creditors Who Have Secured Claims		
For any creditors information below		D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
Identify the credite	or and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's INSC	DLVE AUTO FUNDING LLC	Course der the property	□ No
name:		<ul><li>Surrender the property.</li><li>Retain the property and redeem it.</li></ul>	
Description of 3	011 CHEVROLET MALIBU	☐ Retain the property and enter into a	■ Yes
	50000 miles	Reaffirmation Agreement.  Retain the property and [explain]:	
securing debt:			_
Part 2: List Your	Unexpired Personal Property Leases		
For any unexpired p	ersonal property lease that you listed	d in Schedule G: Executory Contracts and Unexpire	
		nexpired leases are leases that are still in effect; the fthe trustee does not assume it. 11 U.S.C. § 365(p)(2)	
Describe your unex	pired personal property leases		Will the lease be assumed?
Lessor's name:	ADT SECURITY		■ No
	7.5.1 0200111.1		■ NO
			☐ Yes
Description of leased	SECURITY SYSTEM		
Property:	<del></del>		
Lessor's name:	DISH NETWORK		□ No
Official Form 108	Statement of I	Intention for Individuals Filing Under Chapter 7	page 1

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Debto	or 1 <b>TABITHA</b>	ALICIA WINTERS	Case number (if known)	
				■ Yes
Desc Prope	ription of leased erty:	CABLE/INTERNET		
Lesso	or's name:	HOME SFR BORROWER LLC		□ No
				■ Yes
Desc Prope	ription of leased erty:	Acct# 8228 RESIDENTIAL LEASE ONGOING 1345 PER MONTH 6/2/28 - 5/40/30		
Lesso	or's name:	T-MOBILE		□ No
				■ Yes
Desc Prope	ription of leased erty:	CELL PHONE KEE		
Part 3	3: Sign Below			
		ry, I declare that I have indicated my intet to an unexpired lease.	ention about any property of my estate that sec	cures a debt and any personal
X	/s/ TABITHA AI	LICIA WINTERS	X	
-	TABITHA ALIC Signature of Debt		Signature of Debtor 2	
ı	Date <b>June 2</b>	26, 2019	Date	

Statement of Intention for Individuals Filing Under Chapter 7

page 2

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# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the Chapter 7 Means Test Calculation (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the Means Test, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called exempt property. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on Schedule C: The Property You Claim as Exempt (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans.

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy\_form s.html#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on Voluntary Petition for Individuals Filing for Bankruptcy (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

#### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# **United States Bankruptcy Court Middle District of Tennessee**

In	re	TABITHA ALI	CIA WINTERS			Case No	).	
	_				Debtor(s)	Chapter	7	
		DIS	CLOSURE O	F COMPENSA	TION OF ATTO	ORNEY FOR I	DEBTOR(S	5)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:							
		For legal servic	es, I have agreed to	accept		\$	900.0	00_
		Prior to the filir	g of this statement	I have received		\$	900.0	00_
		Balance Due				\$	0.0	00
2.	The	e source of the co	mpensation paid to	me was:				
		✓ Debtor	Other (speci	fy):				
3.	The	e source of compe	ensation to be paid to	o me is:				
		<b>✓</b> Debtor	Other (speci	fy):				
4.	<b>✓</b>	I have not agree	d to share the above	-disclosed compensati	on with any other perso	on unless they are me	mbers and asso	ociates of my law firm.
					with a person or person the people sharing in t			of my law firm. A
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					g:		
	b. c. d. Neg	Preparation and f Representation of [Other provisions gotiations with se	iling of any petition f the debtor at the m s as needed] cured creditors to re	, schedules, statement eeting of creditors and duce to market value;	dvice to the debtor in c of affairs and plan wh d confirmation hearing, exemption planning; p ant to 11 USC 522(f)(	ch may be required; and any adjourned h reparation and filing	earings thereof;	; n agreements and
6. B	By ag	reement with the	debtor(s), the above	-disclosed fee does no	ot include the following	service.		
		Representation of proceeding.	of the debtors in any	dischargeability actio	ns; judicial lien avoida	nces, relief from stay	actions or any	other adversary
		proceedings		CE	RTIFICATION			
this		ertify that the fore cruptcy proceeding		statement of any agree	ement or arrangement	for payment to me fo	r representation	of the debtor(s) in
	July	18, 2019			/s/ MARK R. PC	DIS		
Date		MARK R. PODIS 012216						
					Signature of Attor			
					1161 MURFREI	SBORO PIKE		
					SUITE 300 NASHVILLE, TI	N 37217		
						Fax: 615-399-9794		
					PodisBankrupt			
					Name of law firm			

# **United States Bankruptcy Court**Middle District of Tennessee

In re	TABITHA ALICIA WINTERS	Debtor(s)	Case No. Chapter	7	
	VEI	RIFICATION OF CREDITOR MA	ATRIX		
Γhe abo	ove-named Debtor hereby verifie	s that the attached list of creditors is true and corre	ct to the best	of his/her knowledge.	
Date:	June 26, 2019	/s/ TABITHA ALICIA WINTERS TABITHA ALICIA WINTERS Signature of Debtor			

TABITHA ALICIA WINTERS 118 DAVID BOLIN DR LA VERGNE TN 37086

MARK R. PODIS PODIS & PODIS 1161 MURFREESBORO PIKE SUITE 300 NASHVILLE, TN 37217

ACCEPTANCE NOW ATTN: BANKRUPTCY 5501 HEADQUARTERS DRIVE PLANO TX 75024

ACI ATTN: BANKRUPTCY 176 THOMPSON LANE STE 101 NASHVILLE TN 37211

ACI 176 THOMPSON LANE NASHVILLE TN 37211

ADT SECURITY PO BOX 650485 DALLAS TX 75265

ADVANCEDHEALTH
D/B/A JANET DITTUS MD
PO BOX 249
GOODLETTSVILLE TN 37070-0249

AMC MORTGAGE SERVICES PO BOX 1100 SANTA ANA CA 92711

AMERICAN CREDIT ACCEPT 961 E MAIN ST SPARTANBURG SC 29302

ANATOMIC & CLINICAL LABORATORY ASSOC, PC PO BOX 291865
NASHVILLE TN 37229-1865

ANATOMIC & CLINICAL LABORATORY ASSOC, PC C/O AFFILIATED CREDITORS INC PO BOX 292617 NASHVILLE TN 37229-2617

BK OF AMERICA 1800 TAPO CANYON RD SIMI VALLEY CA 93063 CAMBRIDGE HICKORY HOLLOW 660 BELL ROAD ANTIOCH TN 37013

CAP1/MITSU
90 CHRISTIANA RD
NEW CASTLE DE 19720

CHASE BANK ATTN: BANKRUPTCY DEPT PO BOX 15298 WILMINGTON DE 19850

CITI AUTO 2208 HIGHWAY 121 STE 100 BEDFORD TX 76021

COMCAST PO BOX 2127 NORCROSS GA 30091-2127

COMCAST C/O EASTERN ACCOUNT SYSTEM OF CT, INC 3 CORPORATE DR, STE 2 DANBURY CT 06810-4166

COMCAST P.O. BOX 140400 NASHVILLE TN 37214

COMCAST C/O STELLAR RECOVERY 1327 HIGHWAY 2 W STE 100 KALISPELL MT 59901-3410

COMCAST C/O ENHANCED RECOVERY CORP 8014 BAYBERRY RD JACKSONVILLE FL 32256

COMENITY BANK/EXPRESS ATTN: BANKRUPTCY PO BOX 182686 COLUMBUS OH 43218

COMMENITY BANK/NEW YORK & CO ATTN: BANKRUPTCY PO BOX 182125 COLUMBUS OH 43218

COMMENITY BANK/VCTRSSEC PO BOX 182789 COLUMBUS OH 43218 CORNERSTONE MEDICAL 127 ENON SPRINGS RD. EAST SMYRNA TN 37167

CREDIT FIRST/CFNA
BK 13 CREDIT OPERATIONS
PO BOX 818011
CLEVELAND OH 44181

CREDIT ONE BANK ATTN: BANKRUPTCY DEPARTMENT PO BOX 98873 LAS VEGAS NV 89193

CREDIT ONE BANK C/O LVNV FUNDING LLC PO BOX 10497 GREENVILLE SC 29603

DAVIDSON COUNTY GENERAL SESSIONS PO BOX 196304 NASHVILLE TN 37219-6304

DDEC ANESTHESIA LLC PO BOX 291323 NASHVILLE TN 37229-1323

DIAGNOSTIC IMAGING C/O FOX COLLECTION 456 MOSS TRAIL GOODLETTSVILLE TN 37072

EMERG MED CONSULTANTS NASHVILLE PO BOX 1267
INDIANAPOLIS IN 46206-1267

EMERGENCY MEDICAL CONSULTANTS C/O FOX COLLECTION CENTER PO BOX 528 GOODLETTSVILLE TN 37070-0528

EMERGENCY MEDICAL CONSULTANTS NASHVILLE PO BOX 1267 INDIANAPOLIS IN 46206

ESURANCE C/O CREDIT COLLECTION TWO WELLS AVE NEWTON CENTER MA 02459

FOX COLLECTION CENTER ATTN: BANKRUPTCY PO BOX 528 GOODLETTSVILE TN 37070 GECRB/CARE CREDIT/GEMB ATTN: BANKRUPTCY DEPT P O BOX 103106 ROSWELL GA 30076

HEIGHTS FINANCE 2507 N OCOEE STREET #B CLEVELAND TN 37311

HERITAGE MEDICAL ASSOC C/O ANDREW STANFORD ATTY 116 PUBLIC SQ LAFAYETTE TN 37083

HERITAGE MEDICAL ASSOCIATES 222 22ND AVE N STE 100 NASHVILLE TN 37203

HSBC/TAX 90 CHRISTIANA ROAD NEW CASTLE DE 19720

INLAND BANK 2805 BUTTERFILED RD STE 200 OAK BROOK IL 60523

INSOLVE AUTO FUNDING LLC C/O CORPORATION TRUST CENTER 1209 ORANGE ST WILMINGTON DE 19801

INTERNAL MEDICINE ASSCIATES C/O COLLECTION MANAGEMENT PO BOX 545 UNION CITY TN 38281

INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19104

IQ DATA INTERNATIONAL ATTN: BANKRUPTCY PO BOX 39
BOTHELL WA 98041

JEFFERSON CAPITAL SYSTEMS PO BOX 7999 SAINT CLOUD MN 56302

LVNV FUNDING P O BOX 10497 GREENVILLE SC 29603 MCYDSNB 9111 DUKE BLVD MASON OH 45040

MIDLAND CREDIT MANAGEMENT PO BOX 939069 SAN DIEGO CA 92193

QUANTUM3 12006 - 98TH AVE NE SUITE 200 KIRKLAND WA 98034

RADIOLOGY ALLIANCE PO BOX 440573 NASHVILLE TN 37244

RADIOLOGY ALLIANCE C/O FOX COLLECTION CTR PO BOX 528 GOODLETTSVILLE TN 37070

RANGA ARUNACHALAM MD C/O FOX COLLECTION CENTER 456 MOSS TRAIL GOODLETTSVILLE TN 37072

SANTANDER CONSUMER USA INC. ATTN: BANKRUPTCY PO BOX 961245 FORT WORTH TX 76161

ST THOMAS WEST 22639 N 17TH AVE PHOENIX AZ 85027-1303

ST THOMAS WEST C/O AFFILIATED CREDITORS 176 THOMPSON LANE NASHVILLE TN 37211

ST THOMAS WEST HOSPITAL C/O AMCOL SYSTEMS INC PO BOX 21625 COLUMBIA SC 29221

ST THOMAS WEST HOSPITAL PO BOX 501052 SAINT LOUIS MO 63150-1052

ST THOMAS WEST HOSPITAL 22639 N 17TH AVE PHOENIX AZ 85027-1303

TEKCOLLECT INC ATTN: BANKRUPTCY PO BOX 1269 COLUMBUS OH 43216

THE STARK AGENCY ATTN: BANKRUPTCY PO BOX 45710 MADISON WI 53744

TIDEWATER FINANCE C/O CHRISTOPHER CONNER ATTY PO BOX 5059 MARYVILLE TN 37802

TIDEWATER FINANCE CO ATTN: BANKRUPTCY 6520 INDIAN RIVER RD VIRGINIA BEACH VA 23464

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVE NW
WASHINGTON DC 20530

VEIN CLINICS OF AMERICA 1901 BUTTERFIELD RD STE 220 DOWNERS GROVE IL 60515

WELLS FARGO 800 WALNUT ST DES MOINES IA 50309

WF FIN BANK
ATTN: BANKRUPTCY
PO BOX 10438
DES MOINES IA 50306

WF PLL PO BOX 3117 WINSTON SALEM NC 27102

WFF AUTO
PO BOX 29704
PHOENIX AZ 85038

WILSHIRE CREDIT CORP/BANK OF AMERICA BANK OF AMERICA NA 450 AMERICAN ST SIMI VALLEY CA 93065

WORLD ACCEPTANCE CORP ATTN: BANKRUPTCY POB 6429 108 FREDERICK ST GREENVILLE SC 29607 WORLD FINANCE CO WORLD ACCEPTANCE CORP/ATTN: BANKRUPTCY P.O. BOX 6429 GREENVILLE SC 29606